

INSIGHTS

Senate Homeland
Security
Subcommittee on
Investigations
Hearing on
Principles to Fix
Healthcare

Senate Homeland Security Subcommittee on Investigations Hearing on Principles to Fix Healthcare

On December 10, 2025, the Senate Committee on Homeland Security Subcommittee on Investigations [held](#) a hearing on principles to fix healthcare. Democratic Senators focused on the need to extend the enhanced Advance Premium Tax Credits (APTCs) while Republicans were firm that the Affordable Care Act (ACA) needs a complete overhaul.

OPENING STATEMENTS

- [Chairman Ron Johnson \(R-WI\)](#)

WITNESS TESTIMONY

- Mr. Christopher Briggs, Obamacare Enrollee – [Testimony](#)
- Mr. Nick Stehle, Obamacare Enrollee – [Testimony](#)
- Mr. Joel White, President, Council for Affordable Health Coverage – [Testimony](#)
- Mr. Tarren Bragdon, President and Chief Executive Officer, Foundation for Government Accountability – [Testimony](#)
- Mr. Dan Jacobs, Small Business Owner and ACA Marketplace Enrollee – [Testimony](#)
- Mr. Aaron Lehman, Farmer and ACA Marketplace Enrollee – [Testimony](#)

MEMBER DISCUSSION

Sen. Rick Scott (R-FL) stated he understands how important it is for people to have access to health care they can afford, which is why he has introduced [S.3264](#), a bill that would establish HSA-style accounts through which individuals could purchase health care. Mr. White was in support of the bill, indicating that it will help the small business market. Mr. Bragdon was also in support of the bill, stating, “putting money in patients’ pockets is transformative.”

Sen. Bernie Moreno (R-OH) stated that only a small percentage of Americans are affected by the expiration of APTCs, and therefore, said more work needs to be done to reduce costs for all Americans. Some ideas he shared were increased transparency in health care costs, the use of association health plans, and reforms of certain practices by pharmacy benefit managers (PBMs).

Sen. Elissa Slotkin (D-MI) shared that while the ACA is not perfect, it did provide affordable coverage for people with pre-existing conditions. She also said she is not willing to take away enhanced ATPCs while Congress considers other policies to improve the affordability of health care.

Ranking Member Richard Blumenthal (D-CT) asked Mr. Lehman to share his recent experience shopping for a health care plan. Mr. Lehman indicated that seeing the rise in premiums resulted in intense sticker shock, which has made him and other farmers he represents nervous about how they will afford coverage. Ranking Member Blumenthal asked Mr. Jacobs how not extending ATPCs would affect his business. Mr. Jacobs expressed concern about how the rise in premiums will lead to less consumer spending, especially in the service industry, and he is expecting many small businesses to close as a result. Ranking Member Blumenthal indicated that he would like to tackle additional health care challenges, but APTC extension is on a tight timeline that needs to be addressed immediately.

Chairman Johnson was strongly opposed to extending ATPCs, repeating that now the subsidies are returning to the rates that were originally set in the ACA. He is in support of returning to the high-risk pool model for individuals with pre-existing conditions, feeling that it provides a good option to receive health insurance. Chairman Johnson asked Mr. White about the rise in insurance company's stock prices and how to drive down health care costs. Mr. White shared that the increase in the stock price was directly correlated with the increase in the premium price. Mr. White indicated that the only way to decrease costs was to bring consumerism back to health care. Mr. Bragdon also supported the statement, saying that without consumerism, there is no incentive to reduce costs.

Chairman Johnson asked Mr. Lehman and Mr. Jacobs what percentage of their income an individual pays for health insurance before a subsidy should begin to apply. Mr. Lehman did not have an exact figure in mind, and Mr. Jacobs responded that he "is not a policy maker" and is "a bad person to ask" because he "would rather pay more so people who make less can have better health care."

We trust you found this summary useful. Please reach out to [us](#) with any questions.

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